

Weekly News

July 28, 2021

American-Amicable

New Agent Workshop!

Learn what you need to know to confidently present and successfully place life insurance business with American-Amicable. **Join the webinar Thursday, July 29th at 11am ET.** [Register here.](#)

American General

Life Insurance - cheaper than a cup of coffee

AIg's Select-a-Term consumer-approved sales idea shows how attainable protection goals can be and how life insurance is cheaper than a cup of coffee.

Wake your clients up to 18 term durations and the full convertibility of Select-a-Term.

Show them how to help protect their family, pay off a mortgage or ensure college savings. [Use this client flyer.](#)

Help your clients look forward to their retirement future with confidence

Having conversations with your clients about Index Universal Life insurance (IUL) can be hard. It can be confusing and even a bit intimidating for your clients.

AIg's interactive consumer tool - [Life with Confidence](#) - can help simplify the conversation. You can use it with your clients to explain IUL in an easy-to-follow and engaging format, so they can learn at their own pace.

Show your clients how adding IUL to a portfolio can provide an important hedge against volatility, death benefit protection and even supplement retirement income.

Life with Confidence gives YOU confidence too!

- Consumer approved content explained in everyday terms - great for virtual meetings
- Offers modern solutions to common challenges
- Eases concerns about market volatility
- Simple, interactive charts and examples
- Use on any internet-enabled device - no login or password required

Quiz clients on their life insurance IQ

Life IQ is changing the life insurance conversation by revealing knowledge gaps around the critical role of life insurance. This new installment of the program tests life insurance IQ with an interactive online quiz.

The brief engaging quiz makes it clear that things have changed. Modern life insurance can provide all kinds of useful benefits while you're still living. That's why the quiz is called Get more out of life (insurance). It helps people realize all the ways life insurance can help them now. [Begin using and sharing the quiz.](#)

AG News

[Read the July 22nd issue](#), including:

- New Select-a-Term rates
- Faster coverage is easier with AU+
- IUL explained, briefly
- #HelpProtectOurFamilies
- Get ready for Life Happens 2021
- A new AAS Supplement Report in WinFlex
- Max Accumulator+ II IUL has been updated
- Updated versions of the Term Conversion Request forms
- A new Third-Party Designation form
- Approved Anti-Money Laundering training

Fixed Annuity rates – [Download the rate sheet effective July 26th](#).

American National

New indexed product with new indices and strategies – [Read the press release](#).

Assurity

Quoter: Term Life with Return of Premium

Term Life with Return of Premium is a powerful solution most don't offer – and now it's easier than ever to sell.

Assurity's new and improved online quoter lets you quickly run quotes with the rider and share with prospects. Send a link to the quoter or complete it with your client on mobile or desktop – it's a great fit for:

- Millennials searching for their first insurance coverage
- People who want to supplement their existing life insurance
- Anyone who wants coverage with money back if they don't use it

Plus, you can email the quote to both you and the client to continue the conversation later.

[Try the quoter now](#).

Enhanced E-signature process for disability insurance activation requirements

Century+ Disability Income Insurance policies without a prior checking/savings account withdrawal authorization (PAC Form) or initial premium draft can qualify for eRequirements. The PAC form can now be completed as a part of our eRequirements process. [Learn more](#).

Genworth Financial

In-Force Rate Action announcements:

- [Alabama Group Trust Certificates](#): Pre-PCS (Delaware Certificates)
- [Massachusetts](#): My Future, My Plan

Genworth's 2021 Commission Pay Schedule – [Download it here](#).

Illinois Mutual

How do you turn 1 sale into 6 while offering more flexible income protection?

Tell your disability income insurance (DI) clients about the Guaranteed Insurability Option (GIO) Rider.

As your clients' income increases, the GIO Rider gives them options to get more DI coverage with no additional medical underwriting.

The GIO Rider allows policyowners to purchase additional DI coverage up to five times prior to age 55 after the policy has been in force for two years. A purchase may be accelerated in the event of a life change (marriage, death of a spouse, divorce or adoption of a child). Each option is subject to earnings qualifications.

- Download the [Agent Flyer](#) for more information.
- Download the [Consumer Flyer](#) to share with your clients.

Legal & General America (Banner and William Penn)

LGA remains committed to providing great products and friendly service to New York!

[Click here](#) to see just a few of the reasons to submit your next case with LGA.

COVID-19 Updates

[Read the bulletin](#) to read about:

- Temporary Underwriting Guidelines are being cancelled
- New Age and Risk Profile Postponement Parameters
- Reconsideration Process

Mutual / United of Omaha

LTC new business rate refresh and benefit changes for additional states – *effective August 1st*

[Get details.](#)

Long-Term Care Rider minimum face amount increase in the state of WA – [Get details.](#)

Express Newsletter

[Read the July 21st issue](#), including:

- Long-Term Care Rider minimum face amount increase in the state of WA
- Who is the IUL Express client?
- LTC New Business rate refresh and benefit changes for additional states
- LTC case monitoring update
- Help your self-employed clients understand the importance of DI
- DI market profile for Architects
- Tips, tools, and tricks for Critical Illness sales
- The benefit of a Critical Illness policy

Pacific Life - Lynchburg

PL Promise Term

PL Promise Term is Pacific Life's product specifically designed to serve the death benefit protection needs of the broad market consumer (household incomes of \$50K to \$250K). [See the Facts At-A-Glance.](#)

A better underwriting journey for more of your clients

From substandard to preferred best, Pacific Life set its' sails to help keep your business moving swiftly and smoothly ahead. [See the two ways to sail.](#)

Pacific Life Moody's Rating

Moody's upgraded Pacific Life's ratings (senior unsecured rating to A3); stable outlook. [Read the press release.](#)

Prudential Financial

PruFast Track

Beginning July 19th, all PruFast Track eligible business must be submitted via Prudential Xpress QuickForm worksheet or Drop Ticket. [See the FAQ's.](#)

Managing complex life policies is easier with LifeInsight notifications and alerts
[See the resource guide.](#)

Transamerica

Big news for bigger cases

Transamerica has increased their automatic issue limits to make it easier to place your large domestic and international cases with them.

The new automatic issue limits are:

- Domestic: Up to \$35,000,000
- A Countries: Up to \$25,000,000
- B Countries: Up to \$20,000,000
- C Countries: Up to \$7,000,000



[See the flyer detailing all the new limits.](#)